

**Table C**  
**2008 Summary of Utah Operations**  
**of All Insurers By Line Of Insurance**

**LIFE, ACCIDENT AND HEALTH, AND FRATERNAL INSURANCE**

**LIFE**

	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>
ORDINARY LIFE	\$833,970,819	\$394,253,544
CREDIT LIFE	\$10,140,801	\$3,967,415
GROUP LIFE	\$197,800,498	\$172,668,710
INDUSTRIAL LIFE	\$3,582	\$4,134,675
FRATERNAL LIFE INSURANCE	\$3,736,038	\$1,467,232
<b>TOTAL LIFE INSURANCE:</b>	<b>\$1,045,651,738</b>	<b>\$576,491,576</b>

**ANNUITIES**

	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>
LIFE ANNUITIES	\$1,912,767,661	\$520,448,482
FRATERNAL ANNUITIES	\$3,321,254	\$899,614
<b>TOTAL ANNUITIES:</b>	<b>\$1,916,088,915</b>	<b>\$521,348,096</b>

**ACCIDENT & HEALTH INSURANCE**

<b><u>LIFE</u></b>	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>	<b><u>Loss Ratio</u></b>
INDIVIDUAL A & H TYPE POLICIES	\$374,757,233	\$184,432,360	49%
GROUP A & H	\$2,355,211,511	\$1,474,948,764	63%
FEDERAL EMPLOYEES HEALTH BENEFITS	\$492,687	\$0	0%
CREDIT A & H, (GROUP AND IND.)	\$11,524,749	\$0	0%
COLLECTIVELY RENEWABLE A & H	\$43,870	\$0	0%
<b>TOTAL LIFE A &amp; H INSURANCE</b>	<b>\$2,742,030,050</b>	<b>\$1,659,381,124</b>	<b>61%</b>
<b>FRATERNAL</b>			
INDIVIDUAL A & H TYPE POLICIES	\$750,168	\$330,173	44%
COLLECTIVELY RENEWABLE A & H	\$0	\$0	0%
<b>TOTAL FRATERNAL A &amp; H INSURANCE</b>	<b>\$750,168</b>	<b>\$330,173</b>	<b>44%</b>
<b>PROPERTY</b>			
INDIVIDUAL A & H TYPE POLICIES	\$7,847,605	\$2,366,945	30%
GROUP A & H	\$39,679,943	(\$3,544,597)	-9%
FEDERAL EMPLOYEES HEALTH BENEFITS	\$0	\$0	0%
CREDIT A & H, (GROUP AND IND.)	\$2,221,580	\$220,120	10%
COLLECTIVELY RENEWABLE A & H	\$3,507	(\$547)	-16%
<b>TOTAL PROPERTY A &amp; H INSURANCE</b>	<b>\$49,752,635</b>	<b>(\$958,079)</b>	<b>-2%</b>
<b>HOSPITAL, MEDICAL, AND DENTAL CORP. (HMDI)</b>	<b>\$1,011,571,841</b>	<b>\$887,914,249</b>	<b>88%</b>
<b>HEALTH MAINTENANCE ORG. (HMO)</b>	<b>\$1,609,017,203</b>	<b>\$1,368,668,766</b>	<b>85%</b>
<b>LIMITED HEALTH SERVICES ORG.</b>	<b>\$4,487,101</b>	<b>\$2,711,756</b>	<b>60%</b>
<b>HEALTH INSURANCE POOLS</b>	<b>\$12,262,206</b>	<b>\$20,994,644</b>	<b>171%</b>
<b>MEDICARE TITLE XVIII EXEMPT FROM STATE TAX</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>
<b>TOTAL ACCIDENT &amp; HEALTH:</b>	<b>\$5,429,871,204</b>	<b>\$3,939,042,633</b>	<b>73%</b>
<b>TOTAL LIFE</b>	<b>\$8,391,611,857</b>	<b>\$5,036,882,305</b>	

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**PROPERTY INSURANCE**

**PROPERTY**

<b>FIRE AND ALLIED LINES:</b>	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>	<b><u>Loss Ratio</u></b>
FIRE	\$71,162,336	\$11,230,934	16%
ALLIED LINES	\$36,611,661	\$17,243,500	47%
OCEAN MARINE	\$6,360,632	\$2,610,884	41%
INLAND MARINE	\$94,837,593	\$34,201,626	36%
<b>TOTAL FIRE AND ALLIED LINES:</b>	<b>\$208,972,222</b>	<b>\$65,286,944</b>	<b>31%</b>
<b>MULTIPLE PERIL:</b>			
MULTIPLE PERIL CROP	\$3,809,982	\$4,690,191	123%
FARMOWNERS MULTIPLE PERIL	\$8,561,273	\$3,900,134	46%
HOMEOWNERS MULTIPLE PERIL	\$339,387,919	\$193,847,854	57%
COMM. MULT. P. (NON-LIABILITY)	\$119,757,501	\$30,893,277	26%
COMM. MULT. P. (LIABILITY)	\$98,886,181	\$39,725,878	40%
MORTGAGE GUARANTY	\$65,866,531	\$83,321,177	127%
<b>TOTAL MULTIPLE PERIL:</b>	<b>\$636,269,387</b>	<b>\$356,378,511</b>	<b>56%</b>
<b>AUTOMOBILE:</b>			
PRIVATE PASSENGER AUTO NOFAULT	\$78,069,766	\$40,000,088	51%
OTHER PRIVATE PASSENGER AUTO	\$666,928,588	\$452,496,505	68%
COMMERICAL AUTO NOFAULT	\$4,179,336	\$1,048,605	25%
OTHER COMMERCIAL AUTO	\$172,992,377	\$101,644,862	59%
PRIVATE PASS. PHYSICAL DAMAGE	\$498,585,490	\$301,039,251	60%
COMM. AUTO PHYSICAL DAMAGE	\$77,290,926	\$43,524,455	56%
<b>TOTAL AUTOMOBILE:</b>	<b>\$1,498,046,483</b>	<b>\$939,753,766</b>	<b>63%</b>
<b>ALL OTHER LINES:</b>			
AIRCRAFT (ALL PERILS)	\$20,410,066	\$31,700,354	155%
BOILER AND MACHINERY	\$6,790,549	\$575,849	8%
BURGLARY AND THEFT	\$695,786	\$164,239	24%
CREDIT	\$3,148,239	\$1,845,907	59%
EARTHQUAKE	\$24,647,057	(\$100,163)	0%
EXCESS WORKERS' COMPENSATION	\$3,582,724	\$6,769,802	189%
FEDERAL FLOOD	\$1,954,329	\$185,603	9%
FIDELITY	\$6,552,118	\$1,230,078	19%
FINANCIAL GUARANTY	\$10,398,933	(\$2)	0%
MEDICAL MALPRACTICE	\$59,426,644	\$24,455,082	41%
MOTOR CLUBS	\$14,365,276	\$7,845,583	55%
OTHER LIABILITY	\$255,694,464	\$91,367,497	36%
PRODUCTS LIABILITY	\$18,198,151	\$14,221,368	78%
SURETY	\$43,184,595	\$2,226,404	5%
TITLE	\$191,543,817	\$8,922,796	5%
WARRANTY	\$1,153,409	\$3,149,992	273%
WORKERS' COMPENSATION	\$450,529,096	\$262,735,894	58%
<b>TOTAL OTHER LINES:</b>	<b>\$1,112,275,253</b>	<b>\$457,296,283</b>	<b>41%</b>
<b>TOTAL PROPERTY</b>	<b>\$3,455,563,345</b>	<b>\$1,818,715,504</b>	<b>48%</b>
<b>REPORT TOTAL:</b>	<b>\$11,847,175,202</b>	<b>\$6,855,597,809</b>	<b>58%</b>